

| Distribution Information | Deal Information |
|---|---|
| 1. Distribution Summary | Deal Name: Residential Accredit Loans Inc, 2007-QO5 |
| 2. Factor Summary | Asset Type: Mortgage Asset-Backed Pass-Through Certificates |
| 3. Components Information <i>(Not Applicable)</i> | |
| 4. Interest Summary | Closing Date: 08/30/2007 |
| 5. Other Income Detail | First Distribution Date: 09/25/2007 |
| 6. Interest Shortfalls, Compensation and Expenses | Determination Date: 12/21/2007 |
| 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts | Distribution Date: 12/26/2007 |
| 8. Collateral Summary | Record Date: |
| 9. Repurchase Information | Book-Entry: 12/24/2007 |
| 10. Loan Status Report (Delinquencies) | Definitive: 11/30/2007 |
| 11. Deal Delinquencies (30 Day Buckets) | Trustee: Deutsche Bank Trust Company Americas |
| 12. Loss Mitigation and Servicing Modifications | Main Telephone: 714-247-6000 |
| 13. Losses and Recoveries | GMAC-RFC |
| 14. Credit Enhancement Report <i>(Not Applicable)</i> | Bond Administrator: Nicholas Gisler |
| 15. Distribution Percentages <i>(Not Applicable)</i> | Telephone: 818-260-1628 |
| 16. Overcollateralization Summary | Pool(s) : 40557 |
| 17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts | |
| 18. Performance Tests | |
| 19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i> | |
| 20. Comments | |

Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QO5

December 26, 2007

1. Distribution Summary

| Class | CUSIP | Original Face Value | Beginning Notional / Principal Balance | Pass - Through Rate | Principal Distribution | Interest Distribution | Total Distribution (3) + (4) = (5) | Principal Loss | Interest Loss | Deferred Interest | Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9) |
|--------------------|-----------|-----------------------|--|---------------------|------------------------|-----------------------|------------------------------------|----------------|---------------|-------------------|--|
| | | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| A | 74924AAA3 | 211,418,000.00 | 209,163,131.85 | 6.42300000 | 482,319.33 | 1,119,545.66 | 1,601,864.99 | 0.00 | 0.00 | 0.00 | 208,680,812.52 |
| M-1 | 74924AAB1 | 7,932,000.00 | 7,932,000.00 | 6.78875000 | 0.00 | 44,873.64 | 44,873.64 | 0.00 | 0.00 | 0.00 | 7,932,000.00 |
| M-2 | 74924AAC9 | 6,155,000.00 | 6,155,000.00 | 6.78875000 | 0.00 | 34,820.63 | 34,820.63 | 0.00 | 0.00 | 0.00 | 6,155,000.00 |
| M-3 | 74924AAD7 | 3,196,000.00 | 3,196,000.00 | 6.78875000 | 0.00 | 18,080.70 | 18,080.70 | 0.00 | 0.00 | 0.00 | 3,196,000.00 |
| M-4 | 74924AAE5 | 1,184,000.00 | 1,184,000.00 | 6.78875000 | 0.00 | 6,698.23 | 6,698.23 | 0.00 | 0.00 | 0.00 | 1,184,000.00 |
| M-5 | 74924AAF2 | 1,302,000.00 | 1,302,000.00 | 6.78875000 | 0.00 | 7,365.79 | 7,365.79 | 0.00 | 0.00 | 0.00 | 1,302,000.00 |
| SB | 74924AAG0 | 5,564,241.10 | 5,563,654.17 | 0.00000000 | 0.00 | 305,311.66 | 305,311.66 | 0.00 | 0.00 | 0.00 | 5,563,654.17 |
| R-I | 74924AAH8 | 0.00 | 0.00 | 0.00000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| R-II | 74924AAJ4 | 0.00 | 0.00 | 0.00000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| R-X | 74924AAK1 | 0.00 | 0.00 | 0.00000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deal Totals | | 236,751,241.10 | 234,495,786.02 | | 482,319.33 | 1,536,696.31 | 2,019,015.64 | 0.00 | 0.00 | 0.00 | 234,013,466.69 |

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QO5
December 26, 2007

2. Factor Summary

Amount /Original Amount per \$1000 unit)

| Class | CUSIP | Beginning Notional/ Principal Balance Factor | Principal Distribution Factor | Interest Distribution Factor | Total Distribution Factor | Deferred Interest Factor | Interest Shortfall Factor | Ending Notional/ Principal Balance Factor |
|-----------------|-----------|--|-------------------------------------|---------------------------------|------------------------------|--------------------------------|------------------------------|---|
| A | 74924AAA3 | 989.33454980 | 2.28135414 | 5.29541316 | 7.57676730 | 0.00000000 | 0.00000000 | 987.05319566 |
| M-1 | 74924AAB1 | 1,000.00000000 | 0.00000000 | 5.65729198 | 5.65729198 | 0.00000000 | 0.00000000 | 1,000.00000000 |
| M-2 | 74924AAC9 | 1,000.00000000 | 0.00000000 | 5.65729163 | 5.65729163 | 0.00000000 | 0.00000000 | 1,000.00000000 |
| M-3 | 74924AAD7 | 1,000.00000000 | 0.00000000 | 5.65729036 | 5.65729036 | 0.00000000 | 0.00000000 | 1,000.00000000 |
| M-4 | 74924AAE5 | 1,000.00000000 | 0.00000000 | 5.65728885 | 5.65728885 | 0.00000000 | 0.00000000 | 1,000.00000000 |
| M-5 | 74924AAF2 | 1,000.00000000 | 0.00000000 | 5.65728879 | 5.65728879 | 0.00000000 | 0.00000000 | 1,000.00000000 |
| SB ¹ | 74924AAG0 | | | | | | | |
| R-I | 74924AAH8 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 |
| R-II | 74924AAJ4 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 |
| R-X | 74924AAK1 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 |

¹ Factors not reported for OC Classes

| | |
|----------------------|--------------|
| Deal Factor : | 98.84360716% |
|----------------------|--------------|

4. Interest Summary

The following section only reports information for classes that have accrued interest for this distribution.

| Class | Accrual Period | | Accrual Methodology | Beginning Notional/Principal Balance | Pass- Through Rate | Optimal Interest Amount | Interest Loss | Deferred Interest | Interest Shortfall Amount | Other Income | Interest Distribution (1)-(2)-(3)- (4)+(5)=(6) | Accrued Certificate Interest Remaining Unpaid |
|--------------------|----------------|------------|------------------------|--|--------------------------|-------------------------------|------------------|----------------------|---------------------------------|-------------------|---|---|
| | Start | End | | | | (1) | (2) | (3) | (4) | (5) | (6) | |
| A | 11/01/2007 | 11/30/2007 | 30/360 | 209,163,131.85 | 6.42300000 | 1,119,545.66 | 0.00 | 0.00 | 0.00 | 0.00 | 1,119,545.66 | 0.00 |
| M-1 | 11/26/2007 | 12/25/2007 | Actual/360 | 7,932,000.00 | 6.78875000 | 44,873.64 | 0.00 | 0.00 | 0.00 | 0.00 | 44,873.64 | 0.00 |
| M-2 | 11/26/2007 | 12/25/2007 | Actual/360 | 6,155,000.00 | 6.78875000 | 34,820.63 | 0.00 | 0.00 | 0.00 | 0.00 | 34,820.63 | 0.00 |
| M-3 | 11/26/2007 | 12/25/2007 | Actual/360 | 3,196,000.00 | 6.78875000 | 18,080.70 | 0.00 | 0.00 | 0.00 | 0.00 | 18,080.70 | 0.00 |
| M-4 | 11/26/2007 | 12/25/2007 | Actual/360 | 1,184,000.00 | 6.78875000 | 6,698.23 | 0.00 | 0.00 | 0.00 | 0.00 | 6,698.23 | 0.00 |
| M-5 | 11/26/2007 | 12/25/2007 | Actual/360 | 1,302,000.00 | 6.78875000 | 7,365.79 | 0.00 | 0.00 | 0.00 | 0.00 | 7,365.79 | 0.00 |
| SB | 11/01/2007 | 11/30/2007 | 30/360 | 5,563,654.17 | 0.00000000 | 0.00 | 0.00 | 0.00 | 0.00 | 305,311.66 | 305,311.66 | 0.00 |
| Deal Totals | | | | 234,495,786.02 | | 1,231,384.65 | 0.00 | 0.00 | 0.00 | 305,311.66 | 1,536,696.31 | 0.00 |

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QO5

December 26, 2007

Current Index Rates

| Index Type | Rate | Classes |
|--------------------|------------|-------------------------|
| DB 12MTA 15 DAY LB | 4.86300000 | A |
| BTLIB TEL 25 -2BD | 4.78875000 | M-1, M-2, M-3, M-5, M-4 |

5. Other Income Detail

| Class | Prepayment Charges | Remaining Excess Cash Flow and OC Release Amount | Other Income Distribution |
|--------------------|--------------------|---|---------------------------|
| | (1) | (2) | (1) + (2) = (3) |
| SB | 17,851.45 | 287,460.21 | 305,311.66 |
| Deal Totals | 17,851.45 | 287,460.21 | 305,311.66 |

6. Interest Shortfalls, Compensation and Expenses

| | Current Prepayment Interest Shortfall Amount | Compensating Interest | Net Prepayment Interest Shortfall Amount (1) - (2)=(3) | Civil Relief Act Shortfall Count | Civil Relief Act Shortfall Amount | Compensation | | Advances | | Allowable Expenses per Governing Documents | Non - Recoverable Advances |
|--------------------|---|--------------------------|---|---|--|------------------|--------------------|------------------|--------------------|---|----------------------------------|
| | (1) | (2) | (3) | | | Subservicer | Master Servicer | Subservicer | Master Servicer | | |
| Deal Totals | 818.35 | 818.35 | 0.00 | 0 | 0.00 | 73,216.77 | 0.00 | 51,173.99 | 0.00 | 0.00 | 0.00 |

Statement to Certificateholder

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December 26, 2007

7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts

(A) Prepayment Interest Shortfall Amounts

| Class | Current Period | Prior Unpaid | Prior Unpaid Accrued Interest | Total Paid | Remaining Unpaid (1)+(2)+(3)-(4)=(5) |
|-------|----------------|--------------|----------------------------------|------------|---|
| | (1) | (2) | (3) | (4) | (5) |
| A | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-2 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-3 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-4 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-5 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| SB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| R-I | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| R-II | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| R-X | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Deal Totals | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|--------------------|-------------|-------------|-------------|-------------|-------------|

(B) Basis Risk/Net WAC Shortfall Amounts

| Current Period Uncompensated | Prior Unpaid | Prior Unpaid Accrued Interest | Total Paid | Remaining Unpaid (1)+(2)+(3)-(4)=(5) |
|---------------------------------|--------------|-------------------------------------|---------------|---|
| (1) | (2) | (3) | (4) | (5) |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | |
|-------------|-------------|-------------|-------------|-------------|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|-------------|-------------|-------------|-------------|-------------|

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QO5

December 26, 2007

8. Collateral Summary

A. Loan Count and Balances

| | | Original Loan Count/ Scheduled Principal Balance | Beginning Loan Count/ Scheduled Principal Balance | Scheduled Principal | Curtailments | Payoffs | Matured Loans | Repurchases | Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs | Ending Loan Count/Scheduled Principal Balance |
|-------------|----------------|--|---|------------------------|--------------|------------|------------------|-------------|--|---|
| Deal Totals | Count | 678 | 662 | N/A | 134 | 3 | 0 | 1 | 0 | 658 |
| | Balance/Amount | 236,751,241.10 | 234,495,786.02 | -809,621.90 | 72,562.99 | 779,902.02 | N/A | 439,476.22 | 0.00 | 234,013,466.69 |

B. Weighted Averages

| | Beginning Weighted Average Gross Mortgage Rate | Ending Weighted Average Gross Mortgage Rate | Ending Weighted Average Remaining Amortization Term | Ending Weighted Average Months to Maturity | Beginning Weighted Average Net Mortgage Rate | Ending Weighted Average Net Mortgage Rate | Beginning Weighted Average Unmodified Net Mortgage Rate | Net Weighted Average Cap Rate | Weighted Average Net Rate |
|-------------|---|--|--|--|---|--|---|--|---------------------------------|
| Deal Totals | 8.14793937 | 8.01712414 | 397.13 | 397.13 | 7.77248018 | 7.64166298 | 7.77248018 | N/A | N/A |

C. Constant Prepayment Rate

| | 1 Month CPR | 3 Month CPR | 6 Month CPR | 12 Month CPR | Life CPR |
|-------------|-------------|-------------|-------------|--------------|----------|
| Deal Totals | 6.39% | 7.82% | | | 7.29% |

Net WAC Cap Rate: 7.77248018%

Available Funds Rate: 10.24068313%

Statement to Certificateholder

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9. Repurchases

| | | Breaches Of Representations and Warranties | ARM Conversions | Optional Repurchases of Defaulted Loans | Others | Total (1)+(2)+(3)+(4)=(5) |
|-------------|-------------------|--|-----------------|---|------------|------------------------------|
| | | (1) | (2) | (3) | (4) | (5) |
| Deal Totals | Count | 0 | 0 | 0 | 1 | 1 |
| | Scheduled Balance | 0.00 | 0.00 | 0.00 | 439,476.22 | 439,476.22 |

10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

| Deal Totals | Current / Delinquent | | Bankruptcy | | Foreclosure | | REO | | | Total | |
|----------------|----------------------|-------------------|------------|-------------------|-------------|-------------------|-------|-------------------|----------------|---------|-------------------|
| | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Actual Balance | Count | Scheduled Balance |
| Current | 614 | 217,701,964.06 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 614 | 217,701,964.06 |
| 30 days | 28 | 9,449,226.89 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 28 | 9,449,226.89 |
| 60 days | 7 | 2,613,810.59 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 7 | 2,613,810.59 |
| 90 days | 5 | 2,075,882.35 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 5 | 2,075,882.35 |
| 120 days | 2 | 620,635.50 | 0 | 0.00 | 2 | 1,551,947.30 | 0 | 0.00 | 0.00 | 4 | 2,172,582.80 |
| 150 days | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 180 days | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 181+ days | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 |
| Total | 656 | 232,461,519.39 | 0 | 0.00 | 2 | 1,551,947.30 | 0 | 0.00 | 0.00 | 658 | 234,013,466.69 |
| Current | 93.31% | 93.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 93.31% | 93.03% |
| 30 days | 4.26% | 4.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 4.26% | 4.04% |
| 60 days | 1.06% | 1.12% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.06% | 1.12% |
| 90 days | 0.76% | 0.89% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.76% | 0.89% |
| 120 days | 0.30% | 0.27% | 0.00% | 0.00% | 0.30% | 0.66% | 0.00% | 0.00% | 0.00% | 0.61% | 0.93% |
| 150 days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 180 days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 181+ days | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total | 99.70% | 99.34% | 0.00% | 0.00% | 0.30% | 0.66% | 0.00% | 0.00% | 0.00% | 100.00% | 100.00% |

11. Delinquency Data

| | Totals | | | Totals | | | Totals | | | Totals | | | Totals | |
|-----------|------------------|----------------------|-----------|------------------|----------------------|-----------|------------------|----------------------|-----------|------------------|----------------------|------------|------------------|----------------------|
| | Count % Count | Balance % Balance | | Count % Count | Balance % Balance | | Count % Count | Balance % Balance | | Count % Count | Balance % Balance | | Count % Count | Balance % Balance |
| 1 Month | 28 | 9,449,226.89 | 13 Months | 0 | 0.00 | 25 Months | 0 | 0.00 | 37 Months | 0 | 0.00 | 49 Months | 0 | 0.00 |
| | 4.26% | 4.04% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 2 Months | 7 | 2,613,810.59 | 14 Months | 0 | 0.00 | 26 Months | 0 | 0.00 | 38 Months | 0 | 0.00 | 50 Months | 0 | 0.00 |
| | 1.06% | 1.12% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 3 Months | 5 | 2,075,882.35 | 15 Months | 0 | 0.00 | 27 Months | 0 | 0.00 | 39 Months | 0 | 0.00 | 51 Months | 0 | 0.00 |
| | 0.76% | 0.89% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 4 Months | 4 | 2,172,582.80 | 16 Months | 0 | 0.00 | 28 Months | 0 | 0.00 | 40 Months | 0 | 0.00 | 52 Months | 0 | 0.00 |
| | 0.61% | 0.93% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 5 Months | 0 | 0.00 | 17 Months | 0 | 0.00 | 29 Months | 0 | 0.00 | 41 Months | 0 | 0.00 | 53 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 6 Months | 0 | 0.00 | 18 Months | 0 | 0.00 | 30 Months | 0 | 0.00 | 42 Months | 0 | 0.00 | 54 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 7 Months | 0 | 0.00 | 19 Months | 0 | 0.00 | 31 Months | 0 | 0.00 | 43 Months | 0 | 0.00 | 55 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 8 Months | 0 | 0.00 | 20 Months | 0 | 0.00 | 32 Months | 0 | 0.00 | 44 Months | 0 | 0.00 | 56 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 9 Months | 0 | 0.00 | 21 Months | 0 | 0.00 | 33 Months | 0 | 0.00 | 45 Months | 0 | 0.00 | 57 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 10 Months | 0 | 0.00 | 22 Months | 0 | 0.00 | 34 Months | 0 | 0.00 | 46 Months | 0 | 0.00 | 58 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 11 Months | 0 | 0.00 | 23 Months | 0 | 0.00 | 35 Months | 0 | 0.00 | 47 Months | 0 | 0.00 | 59 Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |
| 12 Months | 0 | 0.00 | 24 Months | 0 | 0.00 | 36 Months | 0 | 0.00 | 48 Months | 0 | 0.00 | 60+ Months | 0 | 0.00 |
| | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% | | 0.00% | 0.00% |

Statement to Certificateholder

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12. Loss Mitigation and Servicing Modifications

| | | Current | | 1 Payment | | 2 Payments | | 3+ Payments | | Foreclosure | | REO | | Total | |
|-------------|---------------------|---------|-------------------|-----------|-------------------|------------|-------------------|-------------|-------------------|-------------|-------------------|-------|-------------------|-------|-------------------|
| | Modification Type | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance |
| Deal Totals | Capitalizations | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Other Modifications | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |

| Modification Type | | Payoffs | | | | Repurchases | | | | Liquidations | | | | Total | | | |
|-------------------|---------------------|---------------|-------------------|------------|-------------------|---------------|-------------------|------------|-------------------|---------------|-------------------|------------|-------------------|---------------|-------------------|------------|-------------------|
| | | Current Month | | Cumulative | | Current Month | | Cumulative | | Current Month | | Cumulative | | Current Month | | Cumulative | |
| | | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance | Count | Scheduled Balance |
| Deal Totals | Capitalizations | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Other Modifications | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QO5

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13. Losses and Recoveries

A. Current Cycle Realized Losses

| Current Period Realized Losses | | Liquidations | Charge-Offs | Servicing Modifications | Bankruptcy Losses | Total |
|--------------------------------|---------------------------------------|--------------|-------------|-------------------------|-------------------|-------|
| Deal Totals | Loss Count | 0 | 0 | 0 | 0 | 0 |
| | Beginning Aggregate Scheduled Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Principal Portion of Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Interest Portion of Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Total Realized Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

B. Cumulative Realized Losses

| Cumulative Realized Losses | | Liquidations | Charge-Offs | Servicing Modifications | Bankruptcy Losses | Total |
|----------------------------|---------------------|--------------|-------------|-------------------------|-------------------|-------|
| Deal Totals | Loss Count | 0 | 0 | 0 | 0 | 0 |
| | Total Realized Loss | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

C. Subsequent Recoveries

| Subsequent Recoveries | | Current Period | Cumulative |
|-----------------------|-----------------------------|----------------|------------|
| Deal Totals | Subsequent Recoveries Count | 0 | 0 |
| | Subsequent Recoveries | 0.00 | 0.00 |
| | Net Loss ¹ | 0.00 | 0.00 |
| | Net Loss % ² | 0.00% | 0.00% |

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

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D. Default Percentages

| Default Loss Percentage | | 1 Month | 3 Months | 6 Months | 12 Months | Life of Deal |
|-------------------------|-----------------------|---------|----------|----------|-----------|--------------|
| | Monthly Default Rate | 0.00% | 0.00% | | | 0.00 % |
| | Constant Default Rate | 0.00% | 0.00% | | | 0.00% |

1-Month MDR (Current Month) = $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$, where m is number of months in period

16. Overcollateralization Summary

| | Prior Required Overcollateralization Amount | Beginning Overcollateralization Amount | Overcollateralization Increase/(Reduction) Amount | Ending Overcollateralization Amount | Current Required Overcollateralization Amount |
|------------|---|--|---|---|---|
| Deal Total | 5,563,654.17 | 5,563,654.17 | 0.00 | 5,563,654.17 | 5,563,654.17 |

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17. Excess Cashflow, Overcollateralization and Derivative Amounts

| Excess Cashflow and Derivative Summary | |
|--|--------------|
| (1) Scheduled Unmodified Net Interest | 1,518,844.87 |
| (2) Interest Losses | 0.00 |
| (3) Subsequent Recoveries | 0.00 |
| (4) Interest Adjustment Amount | 0.00 |
| (5) Certificate Interest Amount | 1,231,384.66 |
| (6) Net Deferred Interest Amount | 0.00 |
| (7) OC Reduction Amount | 0.00 |
| (8) Excess Cashflow Prior to OC Provisions | 287,460.21 |

| Overcollateralization and Derivative Amounts | |
|---|------------|
| | |
| Excess Cashflow Prior to OC Provisions | 287,460.21 |
| (1) Unreimbursed Principal Portion of Realized Losses | 0.00 |
| (2) Principal Portion of Realized Losses | 0.00 |
| (3) Overcollateralization Increase | 0.00 |
| (4) Prepayment Interest Shortfall | 0.00 |
| (5) Unpaid PPIS With Accrued Interest | 0.00 |
| (6) Interest Carry Forward Amount | 0.00 |
| (7) Basis Risk Shortfall Carry-Forward Amount | 0.00 |
| (8) Relief Act Shortfall | 0.00 |
| (9) Unreimbursed Realized Losses | 0.00 |
| (10) To Class SB Certificates | 287,460.21 |

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18. Performance Tests

| | |
|---|----------------|
| | |
| Senior Balance Test | |
| Senior Certificate Beginning Balance - Actual Value | 209,163,131.85 |
| Zero Balance | 0.00 |
| Senior Certificate Beginning Balance = 0.00 | False |
| Current Distribution Date >= Target Distribution | |
| Current Distribution Period | 4 |
| StepDownTarget Distribution Period | 37 |
| Current Distribution Date >= Target Distribution Date | False |
| Stepdown Date - Senior Enhancement Test | |
| Current Senior Enhancement Percent - Actual value | 10.82529800% |
| Specified Senior Enhancement Percent - Target value | 26.75000000% |
| Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance) | False |
| StepDown Date and Senior Enhancement pass | |
| Current Distribution Date >= Target Distribution Date | False |
| Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance) | False |
| After StepDown Date and Senior Enh Percent >= Target Percent | False |
| StepDown Date has ocured | |
| Senior Certificate Beginning Balance = 0.00 | False |
| After StepDown Date and Senior Enh Percent >= Target Percent | False |
| Stepdown Date has occurred | False |
| Sixty-Plus Delinquency Percentage >= Target % | |
| 3-Month Average Sixty-Plus Delinquency Percentage - Actual Value | 2.23693200% |
| Senior Enhancement Delinquency Percentage - Target Value | 2.89576700% |
| Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target | False |

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| | |
|---|---------------|
| Trigger Event clause (b) - Realized Loss Test | |
| Aggregate Realized Loss Percentage - Actual Value | 0.00000000% |
| Scheduled Loss Target Percent | 999.00000000% |
| Aggregate Realized Loss Percentage >= Scheduled Loss Percent | False |
| Trigger Event is in effect? | |
| Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target | False |
| Aggregate Realized Loss Percentage >= Scheduled Loss Percent | False |
| Trigger Event is in effect | False |
| Stepdown Date and Trigger Event in effect | |
| Stepdown Date has occurred | False |
| Trigger Event is in effect | False |
| Trigger Event is in effect on or after StepDown Date | False |

20. Comments

Comments: Beginning and Ending Interest Carryforward Amounts for all related classes equal zero.

ERISA Text: Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.



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Cash Flow Received and Uses of Funds

| <i>Cash Flow Received</i> | <i>Amount</i> |
|--|---------------|
| Principal and Interest Payments | 1,560,869.63 |
| Prepayment Premium | 17,851.45 |
| Liquidation and Insurance Proceeds | 0.00 |
| Subsequent Recoveries | 0.00 |
| Repurchase Proceeds | 439,476.22 |
| Other Deposits/Adjustments (including Derivatives Payment) | 818.35 |
| Total Deposits | 2,019,015.65 |
| <i>Uses of Funds</i> | <i>Amount</i> |
| Transfer to Certificate Account | 2,019,015.64 |
| Reimbursed Advances and Expenses | 0.00 |
| Master Servicing Compensation | 0.00 |
| Derivatives Payment | 0.00 |
| Total Withdrawals | 2,019,015.64 |
| Ending Balance | 0.00 |